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AUG 04 2006

PTO/SB/21 (08-04)

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U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

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TRANSMITTAL FORM (to be used for all correspondence after initial filing)	Application Number	10/083,249	
	Filing Date	February 27, 2002	
	First Named Inventor	Joseph A. Giordano	
	Art Unit	3628	
	Examiner Name	Clement B. Graham	
Total Number of Pages in This Submission	88	Attorney Docket Number	P1899J074-US5

ENCLOSURES (Check all that apply)		
<input checked="" type="checkbox"/> Fee Transmittal Form <input checked="" type="checkbox"/> Fee Attached <input type="checkbox"/> Amendment/Reply <input type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s) <input type="checkbox"/> Extension of Time Request <input type="checkbox"/> Express Abandonment Request <input checked="" type="checkbox"/> Information Disclosure Statement <input type="checkbox"/> Certified Copy of Priority Document(s) <input type="checkbox"/> Reply to Missing Parts/Incomplete Application <input type="checkbox"/> Reply to Missing Parts under 37 CFR 1.52 or 1.53	<input type="checkbox"/> Drawing(s) <input type="checkbox"/> Licensing-related Papers <input type="checkbox"/> Petition <input type="checkbox"/> Petition to Convert to a Provisional Application <input type="checkbox"/> Power of Attorney, Revocation <input type="checkbox"/> Change of Correspondence Address <input type="checkbox"/> Terminal Disclaimers <input type="checkbox"/> Request for Refund <input type="checkbox"/> CD, Number of CD(s) _____ <input type="checkbox"/> Landscape Table on CD	<input type="checkbox"/> After Allowance Communication to TC <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences <input type="checkbox"/> Appeal Communication to TC (Appeal Notice, Brief, Reply Brief) <input type="checkbox"/> Proprietary Information <input type="checkbox"/> Status Letter <input checked="" type="checkbox"/> Other Enclosure(s) (please identify below):
Remarks PTO Form 1449 [PTO/SB/08A], a copy of the Supplementary Partial European Search Report, and cited references.		

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT			
Firm Name	ExxonMobil Research and Engineering Company		
Signature			
Printed name	W. Robinson H. Clark		
Date	August 4, 2006	Reg. No.	41,530

CERTIFICATE OF TRANSMISSION/MAILING	
I hereby certify that this correspondence is being facsimile transmitted to the USPTO or deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date shown below:	
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PTO/SB/17 (01-06)
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FEE TRANSMITTAL For FY 2006		Complete if Known	
		Application Number	10/083,249
<input type="checkbox"/> Applicant claims small entity status. See 37 CFR 1.27		Filing Date	February 27, 2002
		First Named Inventor	Joseph A. Giordano
		Examiner Name	Clement B. Graham
		Art Unit	3763
TOTAL AMOUNT OF PAYMENT (\$) 180.00		Attorney Docket No.	P1999J074-US5

METHOD OF PAYMENT (check all that apply)

☐ Check
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☒ Deposit Account Deposit Account Number: 05-1330 Deposit Account Name: ExxonMobil Research & Eng

For the above-identified deposit account, the Director is hereby authorized to: (check all that apply)

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FEE CALCULATION (All the fees below are due upon filing or may be subject to a surcharge.)

1. BASIC FILING, SEARCH, AND EXAMINATION FEES

Application Type	FILING FEES		SEARCH FEES		EXAMINATION FEES		Fees Paid (\$)
	Fee (\$)	Small Entity Fee (\$)	Fee (\$)	Small Entity Fee (\$)	Fee (\$)	Small Entity Fee (\$)	
Utility	300	150	500	250	200	100	
Design	200	100	100	50	130	65	
Plant	200	100	300	150	160	80	
Reissue	300	150	500	250	600	300	
Provisional	200	100	0	0	0	0	

2. EXCESS CLAIM FEES

Fee Description	Small Entity Fee (\$)	Fee Paid (\$)
Each claim over 20 (including Reissues)	50	25
Each independent claim over 3 (including Reissues)	200	100
Multiple dependent claims	360	180

Total Claims - 20 or HP = x =
 HP = highest number of total claims paid for, if greater than 20.
Indep. Claims - 3 or HP = x =
 HP = highest number of independent claims paid for, if greater than 3.

3. APPLICATION SIZE FEE

If the specification and drawings exceed 100 sheets of paper (excluding electronically filed sequence or computer listings under 37 CFR 1.52(e)), the application size fee due is \$250 (\$125 for small entity) for each additional 50 sheets or fraction thereof. See 35 U.S.C. 41(a)(1)(G) and 37 CFR 1.16(s).

Total Sheets	Extra Sheets	Number of each additional 50 or fraction thereof	Fee (\$)	Fee Paid (\$)
- 100 =	/ 50 =	(round up to a whole number) x		

4. OTHER FEE(S)

Description	Fees Paid (\$)
Non-English Specification, \$130 fee (no small entity discount)	
Other (e.g., late filing surcharge): IDS	\$180.00

SUBMITTED BY		
Signature	<u>W. Robinson H. Clark</u>	Registration No. (Attorney/Agent) 41,530
Name (Print/Type)	W. Robinson H. Clark	Telephone 703-846-5114
		Date August 4, 2006

This collection of information is required by 37 CFR 1.136. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 30 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS

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Serial No.: 10/083,249
Family Number: P1999J074-US5

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

PATENT

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Application of: Joseph A. Giordano et al.
U. S. Serial No.: 10/083,249
Filed: February 27, 2002
For: System And Method For Processing Financial Transactions
Conf. No.: 7099
Group Art Unit: 3628
Examiner: Clement B. Graham

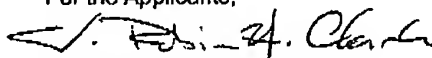
Commissioner for Patents
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Alexandria, VA 22313-1450

Information Disclosure Statement

Sir:

The references cited in the attached PTO Form 1449 are relevant to the examination of this application; they were first cited in a Supplemental Partial European Search Report from the European Patent Office which was made in respect of the counterpart international application in the European Patent Office. The Search Report, a copy of which is enclosed with this Statement, was received in this office on 20 July 2006.

For the Applicants,



Attorney for Applicant(s)
Registration No. 41,530
Telephone Number: (703) 846-5114
Facsimile Number: (703) 846-7799
☐ Pursuant to 37 CFR 1.34(a)

ExxonMobil Research and Engineering Company
P. O. Box 900
Annandale, NJ 08801-0900

Date of Deposit August 4, 2006

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Substitute for form 1449/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Sheet	1	of	1
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Complete if Known

Application Number	10/083,249
Filing Date	February 27, 2002
First Named Inventor	Joseph A. Giordano
Art Unit	3628
Examiner Name	Clement B. Graham
Attorney Docket Number	P1999J074-US5

U. S. PATENT DOCUMENTS

[illegible]

FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear	T ²
		Country Code ³ Number ⁴ Kind Code ⁶ (if known)				
		WO 98/21713	05/22/1998	Precise Information LLC.		
		WO 95/16971	06/22/1995	Open Market, Inc.		

Examiner Signature	/Clement Graham/	Date Considered	06/10/2008
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. ¹Applicant's unique citation designation number (optional). ²See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.18 if possible. ⁶Applicant is to place a check mark here if English language translation is attached.

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